

August 8, 2025

**The Manager
Listing Department
National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor
Plot No.C-1, Block G
Bandra-Kurla Complex
Bandra (E)
Mumbai 400 051**

**The Secretary
BSE Limited,
25th Floor, Phiroze Jeejeebh
Towers,
Dalal Street, Fort,
Mumbai 400 001**

Symbol : CHOLAHLDNG

Scrip Code : 504973

Dear Sir / Madam,

Sub: Press Release – Un-Audited Financial Results of the Company for the quarter ended June 30, 2025

With reference to the above captioned subject, we hereby enclose the press release issued by the Company in connection with the un-audited financial results for the quarter ended June 30, 2025 for your information and record.

Thanking you,

Yours faithfully,

For **CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED**

**E KRITHIKA
COMPANY SECRETARY**

Encl: as above

Press Release from Cholamandalam Financial Holdings Limited

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (CFHL)

AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

CONSOLIDATED PROFIT AFTER TAX (PAT) FOR THE QUARTER ENDED JUNE 30, 2025 - Rs.1,260 Cr.

Chennai, August 08, 2025: The Board of Directors of CFHL today approved the audited financial results for the quarter ended June 30, 2025.

Consolidated Results

Consolidated total income for the quarter ended June 30, 2025 is Rs.9,383 Cr as against Rs.7,677 Cr in the corresponding quarter of the previous year, registering a growth of 22%.

For the quarter ended June 30, 2025, the Company has achieved consolidated PAT of Rs.1,260 Cr as against Rs.1,160 Cr in the corresponding quarter of the previous year, registering a growth of 9%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 44.34% stake, disbursed Rs.24,325 Cr in Q1 FY26 as against Rs.24,332 Cr in Q1 FY25.

PAT for the quarter ended June 30, 2025 is Rs.1,136 Cr compared to Rs. 942 Cr in the corresponding quarter of the previous year, registering a growth of 21%.

Assets under management grew by 23% to Rs. 2,07,663 Cr as at June 30, 2025 from Rs.1,68,832 Cr as at June 30, 2024.

Cholamandalam MS General Insurance Company Ltd., (CMSGICL) a subsidiary in general insurance business, in which the Company holds about 60% stake, registered a Gross Written Premium (GWP) of Rs. 2,073 Cr in Q1 FY26 as against Rs. 1,957 Cr in the corresponding period of the previous year, registering a growth of 5.93%.

PAT (under Ind AS) for the quarter ended June 30, 2025 is Rs.119 Cr as against Rs.211 Cr in the corresponding quarter of the previous year.

The reduction in PAT in the current quarter is primarily on account of change in Fair value of equity instruments and increase in loss ratio in Motor OD, health and fire segments.

CMSGICL has an investment book of Rs.18,772 Cr as of June 30, 2025.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 20.44 Cr for the quarter ended June 30, 2025 as against Rs.16.29 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended June 30, 2025 is Rs.1.23 Cr as against Rs.0.12 Cr in the corresponding period of the previous year.

Standalone Results

The total income of the company for the quarter ended June 30, 2025 is Rs.3.65 Cr as against 2.58 Cr for the corresponding quarter of the previous year.

PAT for the quarter ended June 30, 2025 is Rs.2.11 Cr as against Rs.1.39 Cr in the corresponding quarter of the previous year.

For more details, please visit www.cholafhl.com

About Murugappa Group

A 124-year-old conglomerate with presence across India and the world, the INR 778 billion (77,881 crore) Murugappa Group has diverse businesses in agriculture, engineering, financial services and more.

The Group has 9 listed companies: Carborundum Universal Limited, CG Power & Industrial Solutions Limited, Cholamandalam Financial Holdings Limited, Cholamandalam Investment & Finance Company Limited, Coromandel International Limited, EID Parry (India) Limited, Shanthi Gears Limited, Tube Investments of India Limited and Wendt India Limited. Other major companies include Cholamandalam MS General Insurance Company Limited and Parry Agro Industries Limited. Brands such as Ajax, Hercules, BSA, Montra, Montra Electric, Mach City, Chola, Chola MS, CG Power, Shanthi Gears, CUMI, Gromor, Paramfos, Parry's are part of the Group's illustrious stable.

Abrasives, technical ceramics, electro minerals, electric vehicles, auto components, fans, transformers, signalling equipment for railways, bicycles, fertilisers, sugar, tea and several other products make up the Group's business interests.

Guided by the five lights — integrity, passion, quality, respect and responsibility — and a culture of professionalism, the Group has a workforce of over 83,500 employees.

For more information, see www.murugappa.com

For further information, please contact:

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